



Athena Research Corporation
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Summary and Interpretation of the Federal Bureau of Investigation's Final Release of Bank Crime Statistics, 2009

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Summary and Interpretation of the Federal Bureau of Investigation's Final Release of Bank Crime Statistics, 2008

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There were 5,943 bank robberies in 2009¹, a decrease of 11.3% compared to the previous year.³ The number of total incidents, including burglaries and larcenies, was 6,062. Table 1 below shows the number of robberies for all locations and compares them to the previous year. Commercial banks saw a 10.8% decrease in robberies.

**TABLE 1: NUMBER OF BANK ROBBERIES
2009 (COMPARED TO 2008)**

Type of Institution	Number of Robberies 2008	Number of Robberies 2009	% Change
Commercial Banks	5,960	5,316	13.1%
Mutual Savings Banks	110	51	26.4%
Savings & Loans	147	106	31.3%
Credit Unions	483	470	7.6%
TOTAL	6,700	5,943	12.9%

In 2009, of the perpetrators who were identified, 93.0% were males, a 0.2% decrease from the previous year. As shown in Chart A, blacks commit bank crimes more often than other races do. Of all the identified perpetrators, 37% were users of narcotics. Nineteen percent had previously been convicted of a bank crime, the same percentage as last year.

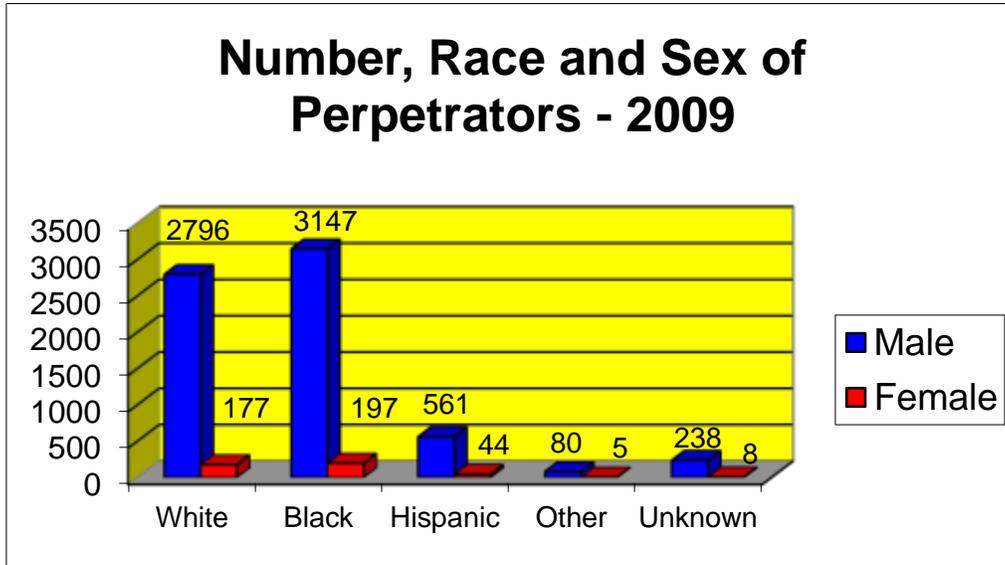
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³ In 2009, the number of robberies reported in the FBI bank crimes statistics are 21% less than the UCR reports. The UCR includes bank crimes handled by state and local law enforcement and the FBI. The FBI statistics reported herein reflect only cases in which the FBI is involved.



CHART A: NUMBER, RACE AND SEX OF BANK CRIME INCIDENTS' PERPETRATORS - 2009



There were 491 female robbers in 2008 and 431 in 2009, accounting for 5.9% of all perpetrators each year. The number of female robbers decreased in 2009 by 12.2%. There are 91 perpetrators where race and sex could not be discerned.

TABLE 2: SEX OF BANK CRIME INCIDENTS PERPETRATORS 2009 (COMPARED TO 2008)

Race	2007		2008	
	Number	%	Number	%
Male	7789	92.8%	6822	93.0%
Female	491	5.9%	431	5.9%

In 2009, 45.5% of the perpetrators were black and 40.5% were white, compared to 44.8% and 40.9%, respectively, the previous year. In other words, the percent of incidents committed by blacks went up slightly, where the percent of incidents committed by whites stayed nearly the same. Additionally, the racial make-up of the other perpetrators decreased during the two-year period examined below.

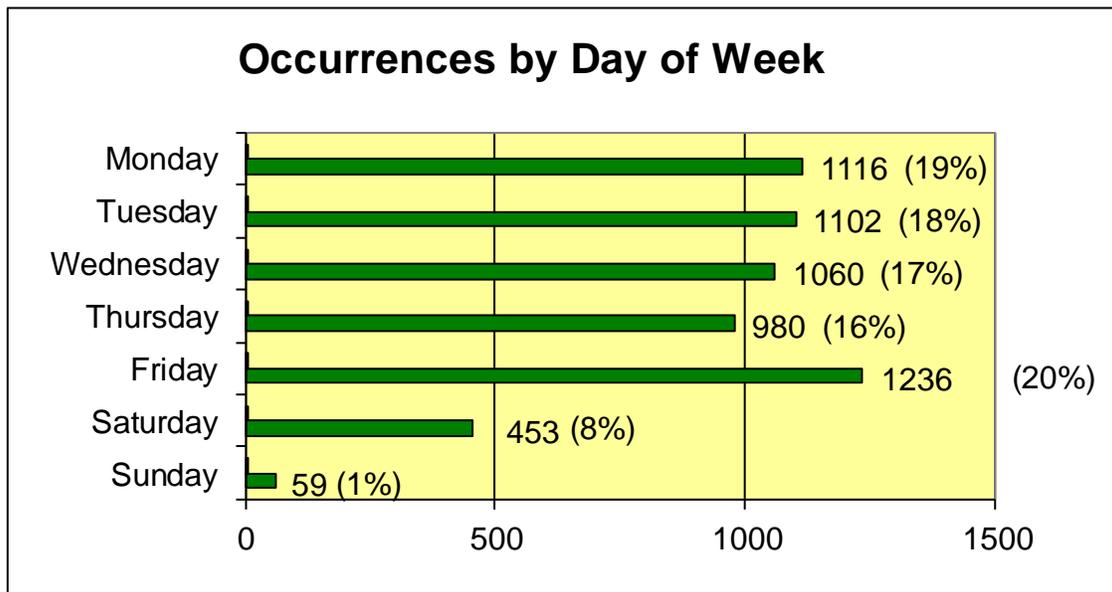
⁴ Incidents include robberies, burglaries and larcenies. Ninety-eight percent are robberies, the same as the year before.

**TABLE 3: RACE OF BANK CRIME INCIDENTS PERPETRATORS
2008 (COMPARED TO 2009)**

Race	2008		2009	
	Number	%	Number	%
Black	3761	44.8%	3344	46.1%
White	3436	40.9%	2973	41.0%
Hispanic	647	7.7%	605	8.3%
Other	132	1.6%	85	1.2%
Unknown	417	5.0%	246	3.4%
TOTAL	8393	100%	7253	100%

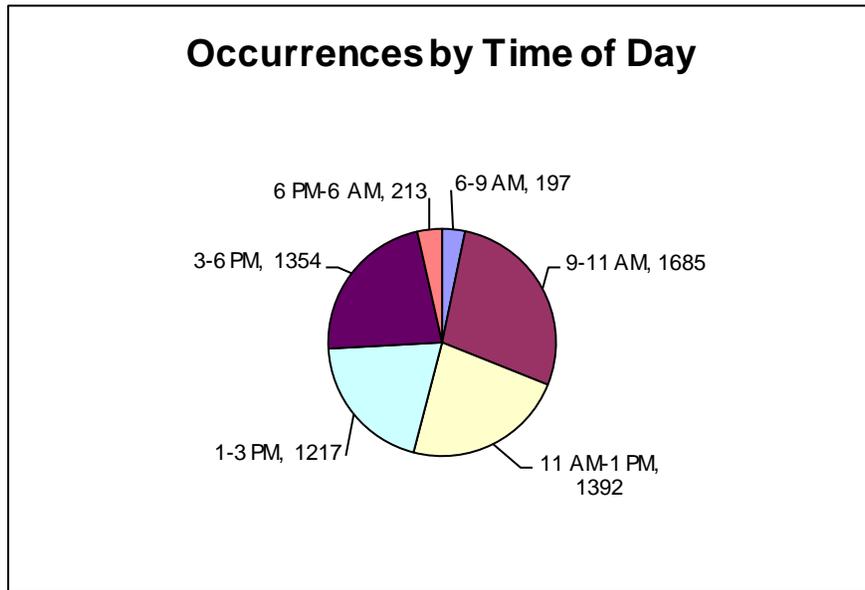
Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences are consistent with the days when banks are typically open and consistent with previous years.

CHART B: DAY OF THE WEEK OF BANK CRIME INCIDENTS - 2009



In 2009 bank crime incidents occurred most often between the hours of 9:00 and 11:00 am, as they did in previous years, followed by 11:00 am to 1:00 pm, then 3:00 to 6:00 and then 1:00 to 3:00 pm. The hours are fairly evenly distributed throughout the day consistent with when banks are typically open.

CHART C: TIME OF DAY OF BANK CRIME INCIDENTS - 2009



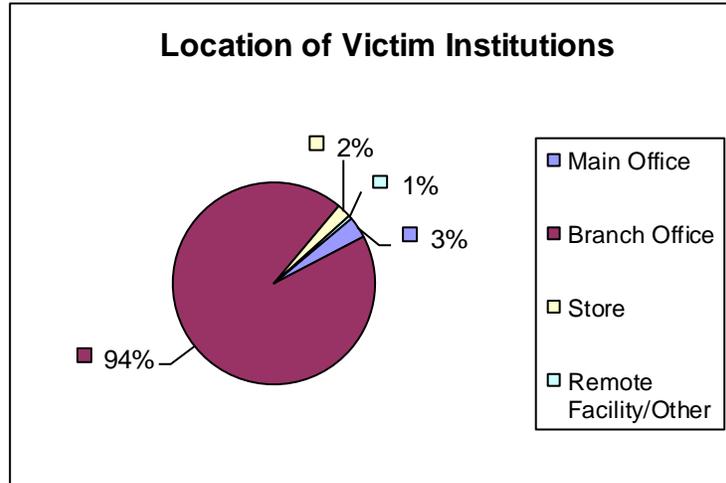
Nearly every bank that was victimized had some security devices in place as shown below in Table 3. However, these figures do not indicate how many banks overall had these security measures in place. There was little change in the security devices in place in 2009 from the previous years, with the exception of the small changes in electronic tracking, bullet resistant enclosures, and guards. In 2008, 65% had bait money, and in 2009 63.2% had bait money. Nearly every bank had cameras and alarms. Nearly one quarter of banks had dye packs. 4.4% of banks that were victimized had guards, and 9.3% of the banks that were victimized had bullet resistant enclosures in 2009, as compared to 11% in 2008. In 2008, 9% of banks victimized had electronic tracking, and 10.4% of banks victimized had it in 2009.

TABLE 4: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS 2009 (COMPARED TO 2008)

Security Device	% 2008	% 2009
Surveillance Cameras	98	98.1
Alarm System	97	97.2
Bait Money	65	63.2
Tear Gas/Dye Packs	25	24.2
Electronic Tracking	9	10.4
Bullet Resistant Enclosures	11	9.3
Guards	6	4.4

Branch offices were victimized far more often than main offices, with 94% occurring at branch offices in 2009, no change from 2008. These percentages have remained consistent from year to year.

CHART D: LOCATION OF VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS - 2009



Most bank crime incidents took place at the counter, followed by the vault/safe area, and then the office area, as shown in Table 5. These numbers are consistent with previous years. In 2008 there were 5 incidents at ATMs, and in 2009 there were 3. The FBI attributes this to state and local agencies having responsibility for the investigation of certain types of incidents, and discrepancies in the categorizing of the event.

TABLE 5: INSTITUTIONAL AREAS INVOLVED IN BANK CRIME INCIDENTS 2009⁵

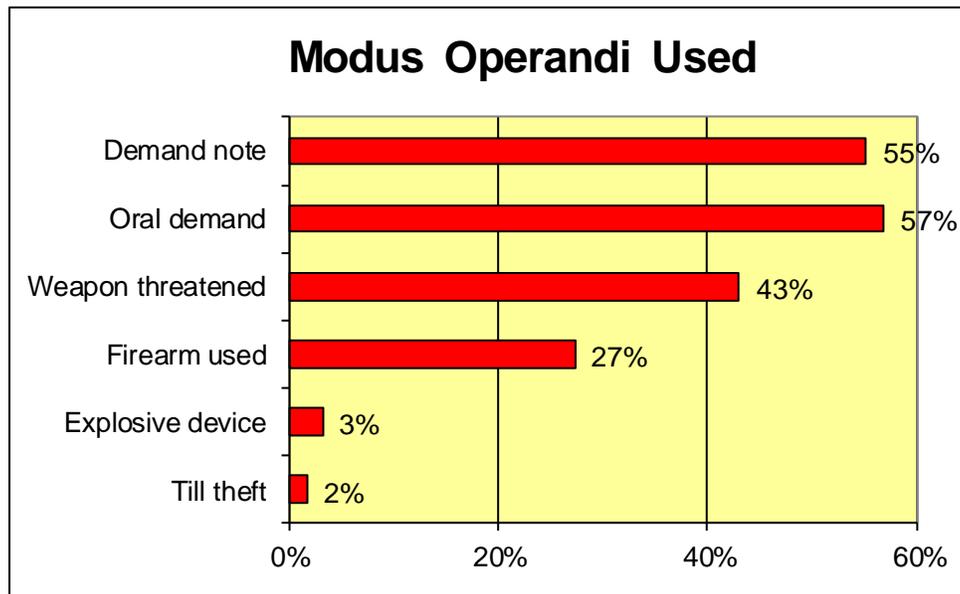
Area Involved	Number	Percent
Counter	5735	88.6
Vault/Safe	329	5.1
Office	201	3.1
Drive-in/Walk-up	61	< 1
Armored Vehicle	56	< 1
Other	53	< 1
Safe Deposit	19	< 1
Night Depository	13	< 1
Courier/Messenger	4	< 1
Automated teller machine	3	< 1

⁵ More than one area may be involved in an incident.

TOTAL	6,474	100
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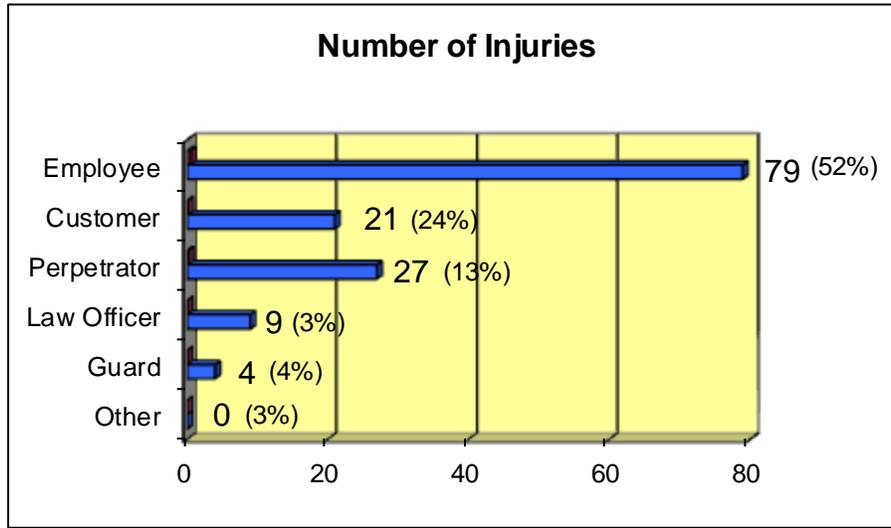
The most common *modus operandi* used in bank incidents was the oral demand (57%), (as compared to 65% in 2008) followed closely by use of a demand note (55%, a decrease from 62% in 2008). Weapons were threatened almost half the time at 43%, a decrease from 48% in 2007. Firearms were actively used in 27% of the incidents, down from 29% the previous year. Chart E shows the details of the *modus operandi* of the incidents.

CHART E MODUS OPERANDI USED IN BANK CRIME INCIDENTS 2009



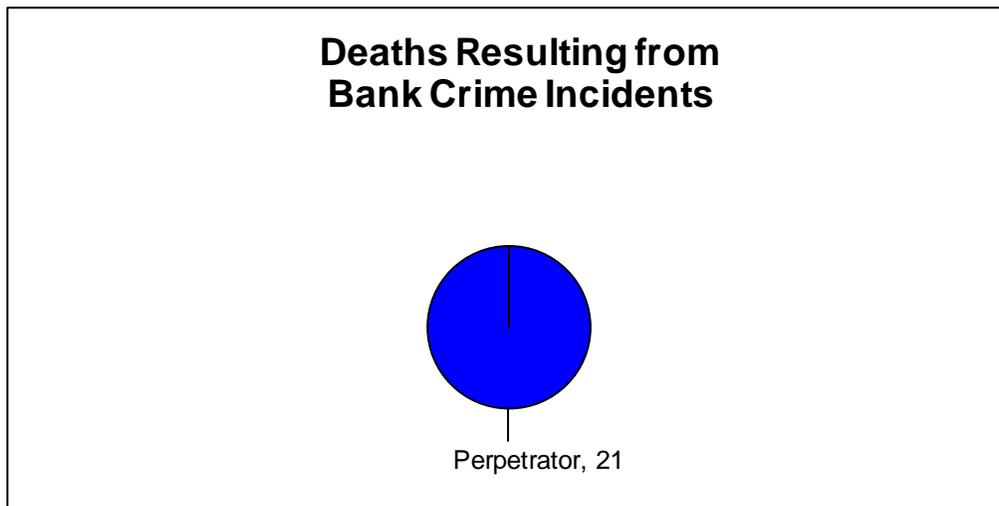
Injuries suffered during bank incidents increased by 13.8% from the previous year, with 123 in 2008 to 140 in 2009. Chart F below shows the distribution of the injuries that occurred in 2009. Employees were injured far more often than customers, perpetrators or others.

CHART F: INJURIES DURING BANK CRIME INCIDENTS - 2009



There were 21 deaths resulting from bank crime incidents in 2009, same as 21 in 2008. The situation this year was rather unique, no employees, customers, or other people besides the perpetrators died in these bank crime incidents.

CHART G: DEATHS DURING BANK CRIME INCIDENTS - 2009



Bank robberies decreased 11% in 2009, and the total bank crime incidents also decreased. (6,849 in 2008 and 6,062 in 2009). The total dollar loss for all bank crime incidents decreased drastically, from \$72,866,098 in 2007 to \$61,914,663 in 2008, a decrease of 15% over the three year period.

**CHART H: TOTAL DOLLAR LOSS FOR BANK CRIME INCIDENTS
2007 - 2009**

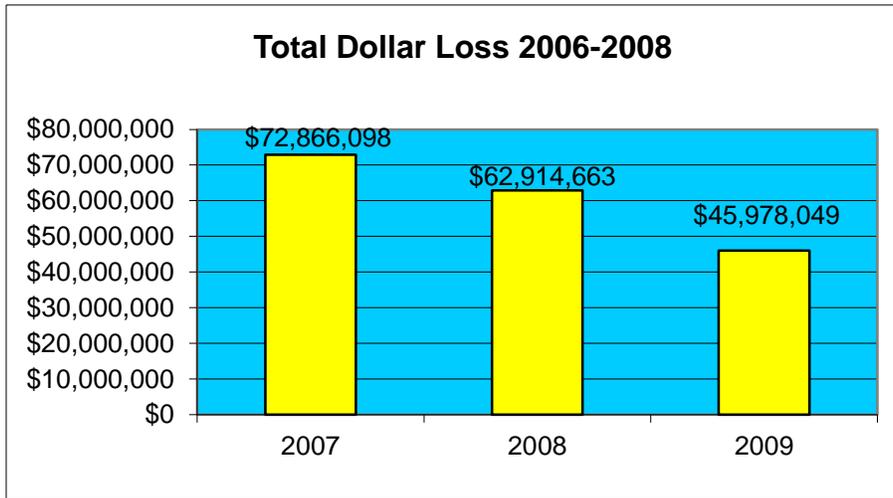
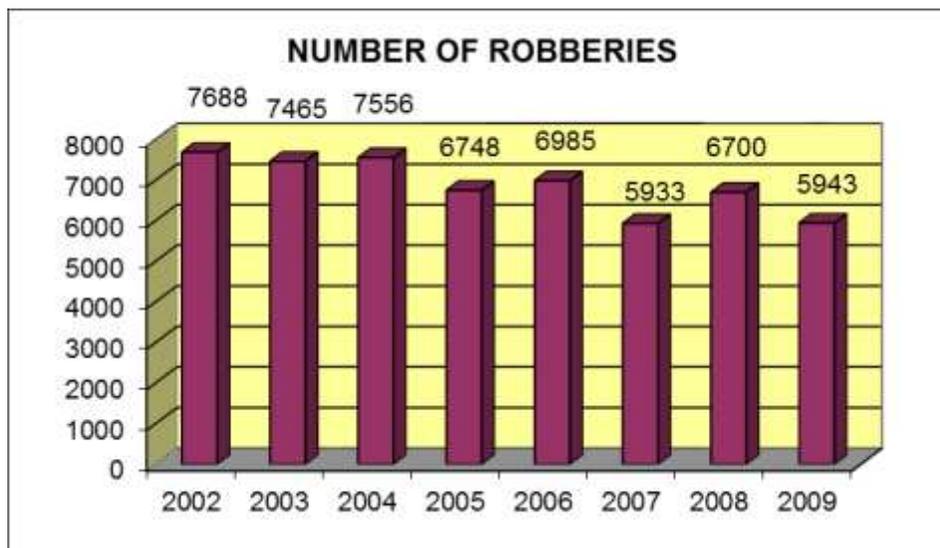


Chart I below shows the number of bank robberies each year for 2002 through 2009. Peaking in 2002 at 7,688, the number dropped to 5,933 in 2007, the lowest in eight years, rose to 6,700 in 2008, and then nearly reached the eight year low in 2009, with 5,943. This reduction is in part due to the fact that the FBI is investigating fewer of the bank robberies. The UCR reports 7,189 robberies, while the FBI reflects 5,943.

CHART I: NUMBER OF BANK ROBBERIES – 2002 - 2009



AUTHORS' CONCLUSION

The number of bank robberies has been fluctuating in this decade, as evidenced by a 13% *increase* in 2008 and an 11% *decrease* in 2009. The characteristics of those robberies and incidents have remained remarkably consistent, however. Branch offices were victimized far more often than the main offices (94% at branch offices, same as years past). Eighty-nine percent of incidents take place at the counter using an oral or written demand. The number of injuries increased, but the number of deaths did a startling thing. They stayed the same, but became incredibly disproportionate compared to years past. Every reported death was the perpetrator in the incident.

All information contained in this report is taken from the following sources:

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2009 – December 31, 2009, U.S. Department of Justice, Federal Bureau of Investigation.

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2008 – December 31, 2008, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States 2009, Federal Bureau of Investigation, January 1, 2009 – December 31, 2009, U.S. Department of Justice, Federal Bureau of Investigation website.